

EXHIBIT F

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
Beckley Division**

DAVID M. DAUGHERTY,

Plaintiffs,

v.

Civil Action No. 5:14-cv-24506

**EQUIFAX INFORMATION
SERVICES, LLC, and
OCWEN LOAN SERVICING, LLC,**

Defendants.

ORDER

This matter came before the Court upon Defendant Ocwen Loan Servicing, LLC's Motion in Limine #1 to Exclude Plaintiff's Willfulness Claim and Demand for Punitive Damages. Upon consideration of the Motion, the pleadings filed herein, and the arguments of counsel, for the reasons stated from and in accordance with the rulings made from the bench, the Court **FINDS** that the policies and procedures adopted by Ocwen Loan Servicing, LLC ("Ocwen") reflect an objectively reasonable reading of the Fair Credit Reporting Act and are not objectively unreasonable. Accordingly, it is hereby

ORDERED that the Motion *in Limine* is **GRANTED**; it is further

ORDERED that Plaintiff David M. Daugherty is precluded from offering (1) any evidence, testimony or argument that Ocwen's policies were unreasonable, (2) any evidence, testimony or argument that Ocwen's actions were willful, and (3) any argument that he is entitled to punitive damages.

It is so **ORDERED**.

Entered this _____ day of _____, 2016.

Hon. Irene C. Berger
United States District Court Judge